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Improve Marketing Activities at Tien Phong Commercial Joint Stock Bank Thang Long Branch, Vietnam

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Abstract

Vietnam's economy has been growing slowly in recent years due to the general crisis of the global economy and high inflation. In that context, fierce competition in the finance and banking sector has created pressure for Vietnamese banks to develop and assert themselves with many great challenges. At the same time, the fact that some banks fell into crisis due to a series of reasons, both objective and subjective, has made the battle for market share fierce both domestically and internationally. Banks are forced to choose to restructure and adjust their operating methods accordingly, improving their opportunities and competitive position. This can only be done well when they apply dynamic marketing solutions in the right direction. Marketing has once again become an important function for all types of businesses, including banks. Marketing is mentioned by banks as an integrated management method to connect stages and departments with the market. To improve

the competitiveness of products and proactively integrate effectively internationally, Vietnamese Commercial Banks need to synchronously implement many measures for the development of the banking services market. Improving the quality of banking services is a vital issue in the competition of financial service providers. To improve the quality of financial services, businesses need to focus on measures to improve professional qualifications, service exploitation skills, and service attitudes for their staff; perfecting business processes; at the same time, strengthen inspection, supervision and risk management measures; improve the quality of customer care service. The article focuses on researching the current status of marketing activities and thereby providing solutions to improve marketing activities at Tien Phong Commercial Joint Stock Bank Thang Long branch in the coming time.

Keywords: Marketing Activities, Pricing Policy, Communication Policy, TPBank Thang Long

1. Introduction

Marketing activities are always a "vital activity" of every business. This activity shows the goals consumers can achieve when using a certain brand and explains why this brand is superior to other brands with the same function. Authors Al Ries and Jack Trout wrote in the legendary book "Positioning: The Battle of Your Mind" that the marketing war takes place not in the marketplace but in people's minds. Consumption. Besides, in the context of Vietnam signing many "free trade agreements along with deep integration into the world economy, the banking market is becoming more vibrant than ever, attractive in the eyes of investors." domestic and foreign investors. However, the current problem is that the competitiveness of joint stock commercial banks is still very low, requiring urgent improvement of competitiveness: Not only improving the quality of services and products but also It also improves the effectiveness of marketing activities at banks in the new context." Not only that, the emergence of more and more domestic and international banks makes "the war for market share increasingly fierce, forcing banks to conduct radical restructuring and constantly improve their quality." service quality and innovation in marketing activities. For developing countries, banking service marketing is not a new field, however, for Vietnam, a developing country, banking service marketing is also a new field in theory. And practical implementation. Marketing of banking services is considered an in-depth direction of marketing activities when applying the principles and rules of industrial marketing to the activities of a specific field that favors financial products, aiming at understanding and analyzing customer needs; habit/need to use financial products provided by banks. Along with increasingly fierce competition in constantly improving the quality of financial products and optimizing financial products for each customer, therefore, with countless service options, the competitive advantage the competition will belong to which bank has more effective marketing activities,

attracting a larger number of customers in the market share of financial services/products on the basis of satisfying and meeting needs and experiences. Of customer. Therefore, promoting banking marketing activities is one of the indispensable moves that contributes to improving the competitiveness of banks in the context of global economic integration. "Recognizing the necessity and importance of marketing activities for business activities and developing brand strength, Tien Phong Commercial Joint Stock Bank (TPBank) Thang Long branch has set the goal of dominating market through a strategy of constantly improving marketing activities to maximize customer satisfaction, maximize profits, while maintaining a leading competitive position and sustainable development in challenging times. New." Although it is "a young bank" in the field of banking and finance, TPBank Thang Long "has created a significant position in the Vietnamese banking industry". In recent years, marketing activities have also received special attention from the board of directors, however there are still many limitations and the available potential has not been fully utilized, and there have not been many truly outstanding achievements contributing to bank's business results. Therefore, this article researching the marketing activities of TPBank Thang Long has many meanings in the current period.

2. Research methods

Information collection method: The article uses secondary information through statistics from the Summary Report at TPBank Thang Long for the period 2021 - 2023, documents related to the bank's marketing activities.

Methods of processing and analyzing information: After collecting information, it is processed using Excel software

and using analytical methods such as: Descriptive statistics method, comparison method to evaluate the current state of operations. Marketing activities at TPBank Thang Long.

3. Current status of marketing activities at TPBank Thang Long

3.1 Product and service policies

In the process of continuous development, TPBank has launched many new products and services to meet customer needs in the face of changes in economics, policy, society and science and technology. With the orientation of diversifying products and focusing on customers to become the No. 1 digital bank in Vietnam, all products and services are focused on the target audience and market.

Although it is considered a "young bank" and has gone through many periods of strong restructuring, TPBank Thang Long has not only improved its business strength, but also continuously expanded and diversified its products. Service products include: Core service products and support service products.

Core products and services

TPBank Thang Long expands investment in research and development, design, diversification, and productization of core services to meet the specific needs of each individual customer, according to the target market. Including:

Credit loans

One of the key activities that is given maximum attention is credit activities to achieve stability and strict growth, debt control, activities are structured in the direction of increasing income from financial services. Thanks to that, TPBank Thang Long maintains a stable growth momentum compared to the whole industry.

Table 1: List of loan products of TPBank Thang Long

Numerical order	Loan products	Characteristic
1	Loans for home construction and repair	Preferential interest rate of 5.9%/year Loan limit up to 90% Lending to more than 400 real estate projects across the country
2	Car loan	Lãi suất ưu đãi 7.6% /năm Hạn mức vay tới 80% Thời hạn vay linh hoạt đến 96 tháng
3	Mortgage consumer loan	Lãi suất ưu đãi Hạn mức vay tới 100% Giải ngân linh hoạt một lần hoặc nhiều lần
4	Business loan	Loan package limit: Up to 90%, maximum 7 billion. Lowest interest rate: From 6.8% Loan term: Up to 84 months.
5	Unsecured overdraft loan	No need to mortgage collateral Maximum overdraft limit is up to 100 million VND Withdraw money or pay in flexibly according to needs
6	Mortgage overdraft	Interest is only charged on the amount and number of days used Loan limit is up to 1 billion VND Withdraw money or pay in flexibly according to needs
7	Unsecured consumer loans	No need to mortgage collateral Maximum loan up to 300 million in 60 months Simple procedures, quick approval
8	Loans pledging valuable papers	The collateral is the customer's savings book Loan limit up to 95% of savings book value No maximum loan limit
9	Apply for savings book	No need to go to the bank to apply for a loan Maximum loan limit up to 1 billion VND Advance amount is up to 80% of savings book value
10	Multi-utility cash loan	Quick disbursement within 48 hours Cash loan up to 100 million VND Maximum loan term up to 36 months

11	MoMo postpaid wallet	Loan via MoMo application Fast approval and disbursement No need to prove income Loan term: Up to 36 months Pay for services on MoMo Wallet within the loan limit and pay back the following month
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Source: Customer Credit Department at TPBank Thang Long

TPBank Thang Long applies flexible interest rates according to each customer's loan purpose, and at the same time complies with the State Bank's interest rate setting regulations.

Prudent credit policy and controlling bad debt to the maximum level help reduce the ratio of bad debt to total outstanding debt of TPBank Thang Long to 1.17% (according to the 2023 Report of the Board of Management). This is the effort of the entire TPBank system with well-supported and coordinated departments, maintaining TPBank's operations at a stable level with TPBank Thang Long's pre-tax profit of 1,389 billion VND, an increase of 121 billion VND. VND compared to the same period last year and achieved the 2023 plan completion rate of 107.89%.

Mobilize capital

Products include term deposit products, non-term deposit products, savings products that often calculate interest at the end of the term/beginning of the term... with many special policies and incentives. There are also separate savings products such as: Tai Loc Savings, Future Savings Deposit Account, Future Savings Kids Deposit Account, Automatic Accumulation Account, Savy Deposit Savings, Bao An Deposit Loc (calculate interest periodically or at the end of the period).

- Various terms: Under 12 months, over 12 months, including odd terms.
- Various interest payment times: Beginning of period, end of period, monthly period...
- The situation of deposit and lending interest rates of TPBank Thang Long and some other banks is as shown in the table.

Business card services

TPBank Thang Long is among the leading banks in card services and card service diversity. Issuing both international debit and credit cards with the most famous brands: Visa, MasterCard, JCB with a variety of card lines to suit the needs of many customers.

Table 2: Statistics of card product list of TPBank Thang Long

Credit	Debit card
TPBank World MasterCard Golf Prives credit card	TPBank Visa CashFree International Debit Card
TPBank World MasterCard Club Prives credit card	Smart ATM card 24/7
TPBank JCB international credit card	TPBank MasterCard eMoney non-physical card
TPBank Visa Platinum International Credit Card	TPBank Visa Plus international debit card
TPBank Visa Gold International Credit Card	
TPBank Visa Classic international credit card	
MobiFone co-branded international credit card – TPBank Visa Platinum	
TPBank Visa FreeGo international credit card	

Source: Author compiled from <https://tpb.vn/khach-hang-canhan/the-tin-dung>

TPBank Thang Long is on the list of leaders in the banking industry with issuance and payment rates. The growth rate of Visa international debit card transaction sales of TPBank Thang Long is the highest in Vietnam.

Combined with many of the most famous partners and brands to issue international debit and credit cards such as: International card payment company JCB International (JCBI), has officially launched TPBank JCB credit card, with many outstanding features. Accepted at more than 34 million transaction points and more than 1 million ATMs in 190 countries and territories worldwide, especially super convenient transactions in Japan, applying the most advanced technology such as touch and pay or 3D Secure security technology is aimed at customers looking for convenient financial solutions for high spending needs.

According to TPBank's announcement on the mass media: Visa Vietnam credit card organization (Visa) in 2021 announced data on sales growth rate and number of credit cards of nearly 30 issuing organizations. Credit cards in Vietnam. According to this report, TPBank Thang Long was recognized by Visa as one of the top 3 banks in terms of sales growth rate and number of credit cards. The growth rate is 2 times each year.

TPBank Thang Long banking services

TPBank Thang Long always strives to bring the most effective banking and financial solutions and products, targeting the young and dynamic customer segment. Based on an advanced technology platform and in-depth management level, with the goal of being a leader in digital banking, TPBank Thang Long has focused on investing to have modern infrastructure, advanced technology solutions with innovative products. Breakthrough products such as:

- LiveBank - 24/7 automatic banking model
- Savy - universal savings application
- QuickPay - pay with QR code
- Ebank electronic banking application.

Among them, the most typical product of TPBank Thang Long in recent years is Livebank 24/7 automatic bank, no need for employees, 24/7 service, providing a full range of services from deposit, withdraw money, open an account, deposit savings, issue domestic cards and international cards with your name printed on it immediately. This modern model has helped TPBank Thang Long receive many prestigious awards from domestic and international organizations such as: Best digital banking application (2023) by Global Brands Magazine, Auto Export Bank Best Bank (2022) awarded by The Asian Banker, Outstanding Digital Transformation Bank Award (2022) by IDG Vietnam... TPBank Thang Long takes full advantage of the Livebank machine by continuously updating its features. New features such as: Customers do not need to bring their card when making deposits and withdrawals using fingerprints and facial recognition, creating convenience for customers and minimizing the risk of losing the card. Hard. In addition, TPBank Thang Long has successfully applied virtual assistant T'aio with AI artificial intelligence and Machine Learning technology, customer recognition system

by voice and fingerprint... All products that outstanding product has helped TPBank Thang Long become the first bank with a diverse and outstanding digital banking ecosystem in Vietnam.

Money deposit

TPBank Thang Long provides most domestic and international money transfer and receipt services with attractive fees. In addition, TPBank Thang Long also built more than 299 LiveBank 24/7 automatic transaction points for customers to proactively transact without having to go through branches or transaction offices of TPBank Thang Long.

Product and service support

Customer care is focused on by TPBank Thang Long by constantly improving the quality of the Customer Care Call Center, part of the 24/7 Customer Service Center to support customers' inquiries and answer their needs., instructions on how to use the service, receive information related to emergency information security support.

3.2 Pricing policy

With its position in the top list among joint stock commercial banks in Vietnam, although there is direct competition with state banks in terms of pricing policies and lending incentives, however, TPBank Thang Long constantly strives to research, optimize and propose pricing policies suitable for target customers, while directly competing with state-owned banks, state-owned banks or foreign banks.

TPBank Thang Long's platinum, gold, and standard credit card products provide many outstanding incentives, with the lowest fees and interest rates in the market.

On the other hand, the VND lending interest rate of TPBank Thang Long in recent years has been relatively stable. As of June 2023, short-term VND lending interest rates (under 12 months) of joint stock commercial banks are currently popular at 8-9%/year; Medium-term loan (from 12 months to 36 months) at 9-13%/year. For TPBank Thang Long, short-term interest rates range from 5.9-8.6%/year; medium and long term at 9.5-12.8%/year.

3.3 Distribution policy

As of January 2023, TPBank has built a wide operational network including 01 main headquarters; 01 representative office in Ho Chi Minh; 39 branches; 46 transaction offices in provinces and cities across the country and more than 299 LiveBank 24/7 automatic transaction point systems. Aiming to expand scale, convenience, create competitive advantage and raise barriers for direct competitors in the banking sector.

In addition to direct channels, LiveBank automatic bank belonging to TPBank Thang Long has exceeded expectations with a bank ATM point. It can be said that the development of automatic banking has confirmed the development of the banking system in the 4.0 technology period.

3.4 Promotion and communication policy

Promotion, Public Relations

TPBank Thang Long focuses on organizing annual customer conferences and seminars with the goal of thanking customers who accompany the bank, while building and promoting the bank's brand image.

Social responsibility and promoting sustainable

development are one of the top priority goals at TPBank Thang Long. Since the early days of establishment, many programs have accompanied organizations and organized volunteer programs to support victims of Agent Orange, build houses of gratitude, and award scholarships to poor students. Overcome difficulties, organize voluntary blood donation programs, etc. in all provinces and cities across the country. In particular, in the last two years, under the influence of the covid pandemic, TPBank Thang Long has taken practical actions to support the community.

For customers transacting with TPBank Thang Long, during the difficult period of the economy affected by the covid pandemic, TPBank Thang Long always maintains a spirit of readiness to share difficulties with the community and businesses by supporting customers. Direct support when customers use services at TPBank Thang Long such as interest rate reduction.

Media advertisement

Some forms of advertising that TPBank Thang Long is applying are usually leaflets, outdoor banners, posters, electronic boards in elevators or shopping centers, buildings, airports and applying a variety of advertising methods. Flexible advertising on cars, taxis, buses...

In addition, TPBank Thang Long always understands who its customers are to have choices for brand ambassadors, enhance the brand and bring the TPBank Thang Long brand closer to its customers. In 2022, TPBank Thang Long brought a big hit in the Campaign "5-second identification, instant account". TPBank Thang Long decided to choose singer Son Tung M-TP to become the representative face and deploy Multi-channel Blast media strategy, focusing on creating media videos with the participation of this male artist. According to TPBank Thang Long's announcement, as a result, the campaign has brought TPBank Thang Long 40% of new application users aged 18 to 24. Thanks to continuous attention to the campaign through Google Search and using the application, TPBank Thang Long has achieved more than 100 million ad impressions, brand searches increased by 50% and brand consideration index increased by 9%. Customers successfully registering accounts via the TPBank Thang Long application also increased from 5% to 45% after the campaign was implemented, 30,000 customers registered for eKYC, along with 120,000 new users registering for the application.

In addition, many brand activities and events were successfully organized, for 2022, such as the Beyond the Future Music Festival attracting nearly 20,000 spectators; Hanoi Vnexpress Marathon with the participation of more than 5,000 athletes.

Forms of advertising production on mass media are also focused on synchronously deploying TPBank Thang Long brand identity on multimedia platforms and for direct use at branches. /transaction room, LiveBank automatic banks. Activities such as emails, text messages, advertising on Facebook and websites at low costs are also thoroughly applied by TPBank Thang Long by continuously updating and transparent information about the bank's internal activities and reporting. Financial reports, business activity reports, and preferential activities and policies for diverse customer segments.

In all internal products of TPBank Thang Long, brand identity is always emphasized with two main colors: White and purple. That is also a way of advertising and internal communication that has been applied and deployed

effectively at TPBank Thang Long.

Promotion

TPBank Thang Long constantly offers diverse promotion programs that directly bring practical and attractive benefits to customers, helping customers understand the service and stick with the bank for a long time, including two areas. Main.

Promotional activities: TPBank Thang Long regularly deploys attractive programs that have been applied effectively such as: Reducing interest rates when there are market fluctuations; exemption or reduction of lending interest rates, deposit interest rates, free annual credit card opening fees, etc. Besides, TPBank Thang Long also pays great attention to building promotional programs to give gifts to customers who use products. Its products and services. Promotional gifts and customer appreciation gifts all feature the main purple color of TPBank Thang Long. Branded gifts for promotional programs based on products and services, customer appreciation gifts on special holidays and Tet during the year are deployed centrally and synchronously by TPBank from the headquarters to all branches. Branches, transaction offices. The synchronization and unity in this brand recognition gift has reinforced the image of TPBank Thang Long in the hearts of customers, helping customers easily recognize the difference between TPBank Thang Long and other banks in the market. School. Add-on service development activities: Typically, VIP customer service, there are many preferential interest rate policies for each type of customer; or associate with payment accepting units such as traditional supermarkets, electronics supermarkets, chains of reputable sales points or combine brands with other famous brands; Hotel and travel services to provide certain incentives when customers pay by card or from TPBank Thang Long account.

3.5 Human policy

TPBank Thang Long divides human resources into two groups:

Front-line force group: The team is considered the "brand face" of TPBank Thang Long, directly in contact with customers such as Tellers, Customer Relations Specialists, Treasurers...

Indirect group: In charge of different specialized departments such as financial accounting, investment, human resources, engineering, etc., directly advising the board of directors, directly related to development orientation, and business activities.

Fulfilling the ambition of building a pioneering bank for Vietnamese people, TPBank Thang Long wishes to build a team of enthusiastic, experienced and professional personnel. TPBank Thang Long constantly improves the quality of human resources, especially the staff working directly with customers.

Most of TPBank Thang Long's employees are young human resources, with the advantages of being young, dynamic, professionally strong and able to work well under pressure. However, professional behavior among branches and transaction offices is still not synchronized, team spirit and cohesion between departments are poor, foreign language skills are weak, and troubleshooting ability is still rigid., not flexible.

3.6 Service process policy

TPBank Thang Long is one of the banks that standardizes

business processes that are simulated in detail through visualizations, diagrams, instructional videos, and lectures. Thanks to the diversity in ways of conveying information and clarity in the process, it helps employees to have instructions to perform professional work effectively and safely, minimizing risks in the process. Service process. However, disseminating the process is still difficult because TPBank Thang Long's extensive network system hinders flexible coordination between departments, divisions, and branches.

In the past, following standard procedures meant prolonging transaction time, causing rigidity and inflexibility in customer care, but it also provided effective support in minimizing risks in operations. Currently, with the combination of technology in the process, TPBank Thang Long has improved processing time and the process has been significantly shortened thanks to this support. Customers do not need to go to the traditional counter to open an account when they have the support of more than 330 LiveBank automatic transaction points 24/7 with a process of less than 5 minutes, customers can complete the account opening process. Account and receive ATM card in hand.

TPBank Thang Long not only serves customers by proactively seeking banks to process transactions but also proactively cross-sells and exploits new customers.

3.7 Visible evidence policy

Positioning itself as the No. 1 Digital Bank in Vietnam, TPBank Thang Long always focuses on applying the most advanced technology and techniques in all banking activities. The application of technology to electronic banking and automatic banking services creates convenience, speed, safety and efficiency. With a wide network of more than 100 branches/transaction offices, more than 330 LiveBank 24/7 automatic banks, POS at supermarkets and shopping centers for customer convenience when making transactions, and when making transactions. Cashless service.

4. Some solutions to strengthen marketing activities at TPBank Thang Long

Solutions for products and services

In the coming period, the business department in coordination with the marketing department of TPBank Thang Long needs to develop additional solutions aimed at improving the quality of products and services and increasing competitive advantage in the market by:

Focus on building a program to evaluate and measure the quality of products and services.

Diversify products, flexibly adjust according to customer needs: Research to add products for individual customers who are individual business households.

Creating unique image value for customers, demonstrating the class of loyal customers.

Design suitable products for each different customer group.

Pricing solution

TPBank needs to be careful when developing a reasonable price policy for products and services because today, most customers can compare the prices of products and services of different banks, and the price is the same. Of the factors that determine customer retention

Promote the search for cheap capital sources and maximize the exploitation of idle capital in the market.

Use and fully exploit government and foreign funding sources; Take advantage of capital sources from State administrative agencies through promoting the development of payment deposit accounts of the Treasury, taxes, social funds, unused sponsorship sources, and Public funds. Unions, Party, Associations, and ATM card accounts because this input capital source only has an average annual interest rate of about 2.4%/year.

Proactively reduce deposit interest rates, create a basis to lower lending interest rates to help businesses overcome difficult times, stimulate economic sectors and people to consume more, solve the problem of corrugated iron warehouses, improve business results for businesses. If businesses are healthy, the economy will be strong, and banking operations will be smooth and stable, thereby compensating for credit activities.

Regularly research and update price fluctuations in the market, in order to improve and introduce reasonable and flexible pricing policies for each product and each customer group to compete with rival banks promptly. Time.

Distribution solutions

For broadcast channels:

Improve and synchronize distribution channels and synchronize customer service and care. Besides, to strengthen and improve the quality of customer service, the impressive transaction counter creates a comfortable feeling when customers make transactions. TPBank Thang Long needs to implement a set of quality assessment standards.

For modern channels:

Electronic banking, digital banking: Need to modify and upgrade the transmission system to ensure the fastest and most accurate sending of messages to customers.

Set a goal of 100% of employees in the entire system registering and using it so that each person understands and can recommend and advise customers to register to use this service. Implement a proactive approach to customers: Proactively introduce and advise customers to open new accounts to register to use the service, proactively send invitations to customers who have opened accounts but have not yet signed up for the service. This.

Media promotion solutions

TPBank Thang Long needs to choose an effective branding strategy by:

Conducting customer surveys and internal surveys to position the current TPBank Thang Long brand in the market is a necessary content before taking any action related to the brand development strategy.

Comparing TPBank Thang Long's customer group with the market and the bank's competitiveness to select and develop the brand most appropriately with customer expectations, meeting customer expectations. Only have a chance to exist.

Promote communication and advertising activities to maximize potential customers for bank products and services provided. TPBank Thang Long also needs to pay more attention to building meaningful content and messages associated with products and services to communicate on social networks and digital platforms. However, to gain market share, it is necessary to increase promotional activities, but advertising costs a lot of money, so banks are careful in choosing advertising methods that are still effective. Building TPBank Thang Long products and services with a unique image compared to other banks. Therefore, the product research and development department, marketing department and other departments

must coordinate and support each other to create uniqueness for their bank's products. Only then will the bank's products and services gain market share and have its own mark.

Human solutions

Recruitment: Be more rigorous in recruiting talent with the criteria: Right person for the right job, right professional level. In addition to consolidating and developing the talent recruitment process, TPBank cooperates with universities to organize sharing sessions, sponsor scholarships to attract talent, and have appropriate regimes for employee recruitment. School talent. In addition, there is a lack of resources for the pre-recruited force, TPBank should have a recruitment solution that matches the recruitment criteria and reasonable salary for long-term commitment and good response. Job requirements.

Human resource training and development: TPBank Thang Long focuses on developing professional training and foreign language and computer training (minimum proficiency in English and basic office information technology) in order to create a team of employees who can meet job demands better and better. In addition to professional skills, TPBank Thang Long needs to have appropriate solutions for training human resources on soft skills courses, improving professional ethics, and the ability to handle difficult situations that arise. Active and synchronized at the branch.

Solutions on tangible evidence

TPBank Thang Long needs to maintain and promote investment in facilities accompanying services to increase the quality of products and services in the perception of customers, which can be infrastructure such as headquarters, offices, etc. transaction office, customer service center, outstanding with professional style. In addition, TPBank Thang Long needs to expand the scale of area and personnel to be able to serve more customers during peak hours. TPBank Thang Long also needs to pay more attention to the work of renovating and upgrading the system. Information, avoiding loss of connection or loss of synchronization between servers.

5. Conclusion

In recent years, TPBank Thang Long's marketing activities have been increasingly focused on with a customer-centric orientation. TPBank Thang Long continues to focus on investing and strongly developing technology platforms., paying close attention to service quality to bring the best experience to customers. TPBank Thang Long owns a modern, comfortable transaction office system and a team of friendly, enthusiastic and dedicated staff to customers. The achievements that TPBank Thang Long has achieved come from the determination and steadfastness in positioning a different strategy, in which marketing activities of TPBank Thang Long are the bright spot in the business's success map. The process of implementing marketing campaigns is often rushed and takes place in a short time but is always adjusted to suit market and customer reactions, with an effective and skillful approach that has helped TPBank Thang Long achieve success. Achieve the stated goals. These marketing activities make an important contribution to the development and positioning, building the brand image and position of TPBank Thang Long in the financial market, while also bringing practical benefits and enhancing reputation. - The bank's competitive strength, meeting and satisfying customers, optimizing business operations,

reducing costs and shortening time.

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